AMENDMENTS TO THE CLAIMS

Please cancel claims 1-4 without prejudice or disclaimer of their underlying subject matter.

Please amend the claims as follows.

1-4. (canceled)

5. (original) A transaction method by means of an electronic device which contains monetary value as electronic money, characterized in that said transaction method accumulates the amount data equivalent to transaction amounts as installment transaction history data and receives part or all of the accumulated installment balance as a minimum payment.

6. (original) The transaction method by means of an electronic device according to claim 5, characterized in that said minimum payment is decided freely for each transaction.

7. (original) The transaction method by means of an electronic device according to claim 5, characterized in that said electronic money is capable of credit transactions and that a plurality of transactions are settled in one communication exchange.

8. (original) The transaction method by means of an electronic device according to claim 5, characterized in that said installment transaction history data is sent to installment management means.

9. (original) The transaction method by means of an electronic device according to claim 5, characterized in that said electronic device is a card sized storage medium.

10. (original) The transaction method by means of an electronic device according to claim 9, characterized in that said card sized storage medium is a contactless information card that sends and receives said amount data in a contactless manner.

11. (original) The transaction method by means of an electronic device according to claim 5, characterized in that said electronic device is a portable terminal.

Please add the following new claims.

12. (new) An electronic money system including electronic money terminals adapted to withdraw amount of money data equivalent to an amount of money used by a user from the amount of money data inputted in an information card, the system comprising:

means for accumulating installment transaction history data, each installment transaction history data including the amount of money data for payment by the information card when the payment by installments is selected;

means for receiving any part or all of an installment balance accumulated in the installment transaction history data, as an installment amount of payment;

an installment balance management means for determining a balance by subtracting the installment amount received by the receiving means, from the installment balance to send the installment balance of the information card; and

means for sending the installment transaction history data in the installment transaction history data accumulation means to the installment balance management means.

13. (new) The electronic money system according to claim 12, wherein said installment transaction history accumulation means comprises:

a first accumulation means for accumulating the installment transaction history data in the electronic money terminal according to the payment of the user, and

a second accumulation means for gathering from the electronic money terminal and accumulating the installment transaction history data accumulated in the electronic money terminal by the first accumulation means.

14. (new) The electronic money system according to claim 12, wherein the receiving means sets a minimum value of the installment amount of payment according to the installment balance.

15. (new) The electronic money system according to claim 12, wherein said installment

amount of payment is a total amount of installment balance data collected from a plurality of the electronic money terminals.

16. (new) An electronic money terminal adapted to withdraw amount of money data equivalent to an amount of money used by a user from the amount of money data inputted in an information card, which terminal comprises:

means for accumulating installment transaction history data, each installment transaction history data including the amount of money data for payment by the information card when the payment by installments is selected; and

means for sending the installment transaction history data to an installment balance management means so as to determine an installment balance.

17. (new) A method of performing an electronic money system using an information card which stores data for electronic money, comprising the steps of:

selecting installments payment by using the information card;

conducting transaction by storing installment transaction history data on the amount of money data for payment;

accumulating the installment transaction history data to determine an installment balance of the information card;

paying an installment amount of payment which is any part or all of the installment balance; and

determining a balance of the information card by subtracting the installment amount paid from the installment balance.